

Telephone: (203) 461.7000
Facsimile: (203) 461.7300

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| To: | Patent Examiner James H. Zurita | From: | Veronika S. Leliever |
| Fax: | 703.872.9306 | Pages: | 32 |
| Phone: | 703.605.4966 | Date: | April 1, 2004 |
| Re: | 98-120 | Phone: | 203.461.7035 |

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• Comments:

FORMAL RESPONSE

Re: Patent Application Serial No.: 09/348,566
Attorney Docket No.: 98-120
Titled: "SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER
TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED
USING A COMMUNICATION NETWORK"

CERTIFICATE OF TRANSMISSION BY
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Facsimile Transmitted (fax no. 703.872.9306)
to the: Assistant Commissioner for Patents,
Washington, D.C. 20231, on April 1, 2004.

Dated: April 1, 2004 By:

Veronika S. Leliever
Veronika S. Leliever

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